WHO CAN QUALIFY?

⇒ City of Midland resident for 30 days

Must meet U.S. Department of Housing and Urban Development (HUD) income guidelines. (May 2018)

<table>
<thead>
<tr>
<th># In Family</th>
<th>Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$50,350</td>
</tr>
<tr>
<td>2</td>
<td>$57,550</td>
</tr>
<tr>
<td>3</td>
<td>$64,750</td>
</tr>
<tr>
<td>4</td>
<td>$71,900</td>
</tr>
<tr>
<td>5</td>
<td>$77,700</td>
</tr>
<tr>
<td>6</td>
<td>$83,450</td>
</tr>
<tr>
<td>7</td>
<td>$89,200</td>
</tr>
<tr>
<td>8</td>
<td>$94,950</td>
</tr>
</tbody>
</table>

⇒ Be a first time homebuyer according to HUD’s definition

⇒ Invest a minimum of $2,500* as well as all other costs not payable by the Homebuyer Assistance program

⇒ Meet underwriting requirements of the FHA Lender Bank

⇒ Completion of a HUD approved homebuyer training course

⇒ Have satisfied prior governmental debts or tax obligations

⇒ Pre-Purchase: The potential homebuyer must attend a one on one counseling session

*Approximation—may vary

Purchase Price ———— $159,900
Less Homebuyer Contribution — ($ 2,500)
*Less Homebuyer Assistance — ($ 13,400)

First Mortgage (will vary) $ 144,000

2nd Mortgage is forgivable if the homebuyer resides in the home for a minimum of 10 years. Other funds may be a combination of local, state and federal funds.

House payment is subject to Texas Department of Housing and Community Affairs (TDHCA) recommended 25% to 30% of family gross income. Therefore, homebuyer assistance will be adjusted to satisfy TDHCA guidelines.

The dollar amounts listed above apply to the housing development areas financed for Midland Community Development Corporation homes. Other fees may apply if homes are built on property outside of these developments. All homes must be built within the area designated by Midland Community Development Corporation in conjunction with the guidelines of the City of Midland.

*Approximation—may vary

OUR BUILDING PARTNERS

CALL REBECCA at 432-682-2520 TO SET UP APPOINTMENT
PACKET MUST BE COMPLETED PRIOR TO SCHEDULING APPOINTMENT

Midland Community Development Corporation
208 South Marienfeld
Midland, Texas 79701
432-682-2520 FAX 432-704-5536

HOME FINANCING EXAMPLE

Purchase Price ———— $159,900
Less Homebuyer Contribution — ($ 2,500)
*Less Homebuyer Assistance — ($ 13,400)
First Mortgage (will vary) $ 144,000

*2nd Mortgage is forgivable if the homebuyer resides in the home for a minimum of 10 years. Other funds may be a combination of local, state and federal funds.

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*Approximation—may vary

OUR BUILDING PARTNERS
Dear potential homeowner,

We are glad that you are taking the first step to your home buying journey and have contacted Midland Community Development Corporation about our Pre-purchase Counseling/Homebuyer Assistance Program (HAP).

To assist us in providing you with the most effective and efficient service, please complete the attached application packet as thoroughly as possible, including the budget form. Please be ready to provide the following documents—we can make copies for you.

- Driver’s license for all household members aged 18 years or older.
- Social Security cards for all members of the household.
- Proof of Income - Please refer to the Documentation Requirements-Application Checklist page enclosed with this letter.
- Credit report will be pulled on the date of your appointment for all members aged 18 years or older.

We are here to serve you! If there are questions or information you don’t understand, that’s okay, do your best. We will review your documentation and verify that you have provided everything we need. Your application will need to be completely filled out and credit report fees paid before you are given an appointment with your housing counselor. You may call us at (432) 682-2520 with your questions or concerns.

Sincerely,

Sandra Torres
Housing Director
(432) 682-2520
sandra@midlandcdc.org
Documentation Requirements-Application Checklist

Below is the list of the documents that are required when you apply for our homebuyer counseling and/or assistance program. These documents are mandatory if applicable to your household.

Household Income

- Copies of the six most current paystubs (for all working members).
- Copies of Tax Returns (for all working members) for the past two years.
- Copies of W-2 forms (for all working members) for the past two years.

If you are self-employed or receive commission or bonus, interest/ dividends, or rental income:

- Provide full tax returns for the last two years PLUS year-to-date Profit and Loss statement. (Please provide complete tax return including attached schedules and statements. If you have filed an extension, please supply a copy of the extension.)
- K-1’s for all partnerships and S-Corporations for the last two years (please double-check your return. Most K-1’s are not attached to the 1040.)
- Completed and signed Federal Partnership (1065) and/or Corporate Income Tax Returns (1120) including all schedules, statements and addenda for the last two years. (Required only if your ownership position is greater than 25%).

Alimony or Child Support

- Provide divorce decree/court order stating amount, as well as, child support income verification letter from Office of the Attorney General. (If you have online access to your case, you can log-in to request and print out your child support income verification letter.)

If the Household receives Social Security income, Disability, VA benefits and/or any other benefits:

- Please provide award letter from agency or organization.

Source of funds and Down Payment

- Provide 3 months of bank statements for all checking and savings accounts or money market funds.
  *Please note that your bank statements must be the original statements for each cycle month and includes all pages. (No transaction journals accepted).
- Gifts – If part of your cash to close, provide Gift Affidavit and proof or receipt of funds.

Based on the information appearing on you application and/or your credit report, you may be required to submit additional documentation.
# APPLICANT INFORMATION

<table>
<thead>
<tr>
<th>Full Name:</th>
<th>SSN:</th>
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<table>
<thead>
<tr>
<th>Date of birth:</th>
<th>Cell phone:</th>
<th>Home phone:</th>
<th>Work phone:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Email address:</th>
</tr>
</thead>
</table>

### Address History - 2 Year History - No Gaps, use backside of page for additional space

<table>
<thead>
<tr>
<th>Current address:</th>
<th>County:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City:</th>
<th>State:</th>
<th>Zip Code:</th>
</tr>
</thead>
</table>

(Please circle one) Own Rent Other

<table>
<thead>
<tr>
<th>Move in date:</th>
<th>Move out date:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Previous address:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>City:</th>
<th>State:</th>
<th>Zip Code:</th>
</tr>
</thead>
</table>

(Please circle) Own Rent Other

<table>
<thead>
<tr>
<th>Move in date:</th>
<th>Move out date:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Are you currently receiving rental assistance? (circle one)</th>
<th>Yes</th>
<th>No</th>
<th>N/A</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Are you a U.S. Citizen?</th>
<th>Are you a permanent resident alien?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Education: (circle one)</th>
<th>None</th>
<th>Primary</th>
<th>High School/GED</th>
<th>Some College</th>
<th>College</th>
<th>Vocational</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Marital status: (circle one)</th>
<th>Single</th>
<th>Married</th>
<th>Common-Law</th>
<th>Divorced</th>
<th>Separated</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Annual Household Income: (before taxes)</th>
<th>How many in the household?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1st Time Homebuyer: (circle)</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Active Military: (circle)</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Veteran: (circle)</th>
<th>Y</th>
<th>N</th>
</tr>
</thead>
</table>

How did you hear about our services?

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable law for the particular type of loan applied for.)

_____ I do not wish to furnish this information

<table>
<thead>
<tr>
<th>Ethnicity:</th>
<th>Hispanic or Latino</th>
<th>Not Hispanic or Latino</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Race:</th>
<th>Native Indian or Alaska Native</th>
<th>Asian</th>
<th>Black or African American</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>White</td>
<td>Hawaiian or Other Pacific Islander</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
</tr>
</tbody>
</table>

**EQUAL HOUSING OPPORTUNITY**
### APPLICANT EMPLOYMENT INFORMATION – 2 year history - NO GAPS

<table>
<thead>
<tr>
<th>Current employer:</th>
<th>End date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer address:</td>
<td>Position:</td>
</tr>
<tr>
<td>City:</td>
<td>State:</td>
</tr>
<tr>
<td>Phone:</td>
<td>ZIP Code:</td>
</tr>
<tr>
<td>Gross Monthly Income: $</td>
<td>Hourly Rate: $</td>
</tr>
<tr>
<td>Frequency: (circle one)</td>
<td>Monthly</td>
</tr>
<tr>
<td>If less than two years at current job</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous employer:</th>
<th>End Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address:</td>
<td>Position:</td>
</tr>
<tr>
<td>City:</td>
<td>State:</td>
</tr>
<tr>
<td>Phone:</td>
<td>ZIP Code:</td>
</tr>
<tr>
<td>Gross Monthly Income: $</td>
<td>Hourly Rate: $</td>
</tr>
<tr>
<td>Frequency: (circle one)</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

### CO-APPLICANT INFORMATION, IF FOR A JOINT CASE

<table>
<thead>
<tr>
<th>Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship to applicant:</td>
</tr>
<tr>
<td>Date of birth:</td>
</tr>
<tr>
<td>Cell phone:</td>
</tr>
<tr>
<td>Email address:</td>
</tr>
<tr>
<td>Current address:</td>
</tr>
<tr>
<td>City:</td>
</tr>
<tr>
<td>(Please circle)</td>
</tr>
<tr>
<td>Are you currently receiving rental assistance? (Circle)</td>
</tr>
<tr>
<td>Are you a U.S. Citizen?</td>
</tr>
<tr>
<td>1st Time Homebuyer: (circle)</td>
</tr>
<tr>
<td>Active Military: (circle)</td>
</tr>
<tr>
<td>Veteran: (circle)</td>
</tr>
</tbody>
</table>

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| I do not wish to furnish this information |

Ethnicity: (circle) Hispanic or Latino (circle) Not Hispanic or Latino

Race: (circle) Native Indian or Alaska Native (circle) Asian (circle) Black or African American (circle) Hawaiian or Other Pacific Islander (circle) White

Sex: (circle) Male (circle) Female
CO-APPLICANT EMPLOYMENT INFORMATION – 2 year history- NO GAPS

Current employer:

Start date: ____________________________ End date: ____________________________

Employer address: ____________________________ Position: ____________________________

City: ____________________________ State: ____________________________ ZIP Code: ____________________________

Phone: ____________________________ E-mail: ____________________________ Fax: ____________________________

Gross Monthly Income: $ ____________________________ Hourly Rate: $ ____________________________ Hours per week: ____________________________

Frequency: (circle one) Weekly Bi-Weekly/every other week Semi-monthly/twice a month Monthly

If less than two years at current job

Previous employer:

Start Date: ____________________________ End Date: ____________________________

Address: ____________________________ Position: ____________________________

City: ____________________________ State: ____________________________ ZIP Code: ____________________________

Phone: ____________________________ E-mail: ____________________________ Fax: ____________________________

Gross Monthly Income: $ ____________________________ Hourly Rate: $ ____________________________ Hours per week: ____________________________

Frequency: (circle one) Weekly Bi-Weekly/every other week Semi-monthly/twice a month Monthly

OTHER SOURCE OF HOUSEHOLD INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>Frequency (i.e. weekly, monthly, etc.)</th>
<th>Applicant</th>
<th>Co-Applicant</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>$</td>
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</tr>
</tbody>
</table>

Funds available for Down Payment or Closing Cost $ ____________________________

List any new/additional debts you pay on a monthly basis not showing on your credit report.

<table>
<thead>
<tr>
<th>DEBT</th>
<th>Min. Monthly Payments</th>
<th>DEBT</th>
<th>Min. Monthly Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auto</td>
<td>$</td>
<td>Credit Card</td>
<td>$</td>
</tr>
<tr>
<td>Student Loan</td>
<td>$</td>
<td>Credit Card</td>
<td>$</td>
</tr>
<tr>
<td>Installment Loan</td>
<td>$</td>
<td>Installment Loan</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>Other</td>
<td>$</td>
</tr>
</tbody>
</table>

I/We certify that the information provided in this form is true and accurate to the best of my/our knowledge. I/we have provided information to Midland Community Development Corporation (MCDC) for the sole purpose of prequalification of homebuyer assistance and/or prequalification of a home. I understand that this is NOT a 1003-Uniform Residential Loan Application nor does it obligate me to purchase a home from MCDC.

Applicant Signature ____________________________ Date: ____________________________

Co-Applicant Signature ____________________________ Date: ____________________________
HEAD OF HOUSEHOLD'S NAME:________________________________________________________
Current Address (including City/State/Zip): _____________________________________________
Home Phone Number: ____________________ Cell Phone Number: ____________________ Work Phone Number: ____________________

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Relationship to Head of Household</th>
<th>Age</th>
<th>Sex</th>
<th>Date of Birth</th>
<th>Place of Birth City, State or Foreign County</th>
<th>Handicapped or Disabled?</th>
<th>Full-time Student?</th>
<th>Social Security # or Alien Registration #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head of Household</td>
<td></td>
<td></td>
<td>M/F</td>
<td></td>
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<td>YES/NO</td>
<td>YES/NO</td>
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<td>YES/NO</td>
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<td>YES/NO</td>
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<td>YES/NO</td>
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<td>YES/NO</td>
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<td>YES/NO</td>
<td>YES/NO</td>
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<td>YES/NO</td>
<td>YES/NO</td>
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<td></td>
<td>YES/NO</td>
<td>YES/NO</td>
<td></td>
</tr>
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<td></td>
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<td></td>
<td></td>
<td>YES/NO</td>
<td>YES/NO</td>
<td></td>
</tr>
</tbody>
</table>

Are you currently in housing subsidized? YES/NO If so, What type: __________________________________________________________
Is there any assistance provided from the state, federal, or local government, section 8, Tenant Based Rental Assistance, or etc?

I certify that only the people listed above will occupy the unit.

Signature of Head of Household:__________________________________________ Date _______________
**Borrower Signature Authorization**

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA), by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD), and Title 42 USE, 1471 et. Seq., or 7 USE, 1921 et. Seq. (if USDA/FmHA).

<table>
<thead>
<tr>
<th>PART I - General Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Borrower:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

| 3. Date:                  | 4. Loan Number |

<table>
<thead>
<tr>
<th>PART II - Borrower Authorization</th>
</tr>
</thead>
<tbody>
<tr>
<td>I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.</td>
</tr>
</tbody>
</table>

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

| Borrower: ___________________________ | Date: ______________ |
| Co-Borrower: _________________________ | Date: ______________ |
Borrower’s Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for mortgage loan with the assistance of Midland CDC. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.

2. I/We understand and agree that Midland CDC reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for mortgage loan with the assistance of Midland CDC. As part of the application process, Midland CDC and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to Midland CDC and to any investor to whom Midland CDC may sell my mortgage, any and all information and documentation that they request. Such information includes, but it is not limited to, employment history and income; bank, money market; similar account balance’s; credit history; and copies of income tax returns.

3. Midland CDC or any investor that purchases the mortgage may address this authorization to any party named in the loan application.

4. A copy of this authorization may be accepted as an original.

___________________________________________  _______________________________________
Borrower’s Signature     Co-Borrower’s Signature
___________________________________________  _______________________________________
SS#       SS#
___________________________________________                                   ______________________________
Date                                                     Date
Agency Disclosure

Midland Community Development Corporation (MCDC) is a not-for-profit community development organization founded to provide decent, affordable housing to low and middle-income families in Midland, Texas and to help improve their homes and neighborhoods. As a potential client of this organization, you have the right to know the following:

MCDC is a not-for-profit organization and does not charge any fees for its housing counseling services.

Besides offering housing counseling services, MCDC also finances housing developments. As a MCDC client you are under no obligation to finance property from MCDC. MCDC will work to assist you in the purchase of any property of your choice.

MCDC also offers various down payment assistance programs, each with their own restrictions and guidelines, to qualified applicants. As a MCDC client you are under no obligation to participate in our programs. If you wish to pursue any form of down payment assistance, MCDC will work to assist you in determining which program best fits your needs, including buy not limited to programs offered by the City of Midland, Texas Department of Housing & Community Affairs (TDHCA), Federal Home Loan Bank (FHLB), and any others available.

All information submitted to MCDC is considered confidential and will be kept confidential unless you consent to the disclosure of such information.

MCDC is a certified Homebuyer Counseling Agency by the U.S. Department of Housing and Urban Development. MCDC also maintains affiliations, funding sources, partnerships, and working relationships with other public and private community organizations, which could create a Conflict of Interest. These community ties are listed in our brochure.

As a client, you have the freedom of choice in selecting and engaging in any and all business transactions with persons working in the financial, mortgage, real estate, homeowner education, housing counseling or other homeownership industry professionals. You have the right to make voluntary and informed decisions free of coercion, intimidation, and/or undue pressure.

If at any time you decide to terminate your relationship with MCDC, you have the right to request an assessment of you immediate or long term potential for successfully achieving homeownership and a description of the recommended steps to attain your housing goal in the future.

________________________________________________________________________  ___________________________________________________________________
Borrower                                                                                               Date

________________________________________________________________________  ___________________________________________________________________
Co-Borrower                                                                                         Date

Midland Community Development Corporation
208 South Marienfeld Street
Midland, Texas 79701
Tel: (432) 682-2520
www.midlandcdc.org
 CLIENT DISCLOSURE & AUTHORIZATION FOR HOMEBUYER COUNSELING

I would like to participate in your counseling sessions to help me improve my housing situation. I understand that my home counselor may discuss information about my credit history, financial situation, employment and other information with me, and with other representatives of financial institutions, or agencies, as necessary to assist me in improving my housing situation. I understand that information about my personal circumstances will be treated as totally confidential and that NO information about me will be discussed with anyone not directly involved in our efforts to improve my housing situation.

I hereby authorize my home counselor to discuss any information related to my personal circumstances that may be necessary in our attempts to improve my housing situation, and to release and/or obtain credit, financials, employment and other information from and/or from other agencies or financial institutions when disclosing this information is essential to the improvement of my housing situation.

It is expressly understood that it is my option, not my obligation, to work with the real estate agent and/or lender and/or attorney and/or other representative(s) of my choosing, and the home counseling agency will work with such representatives in assisting me to improve my housing situation. I also understand this agency has partnerships and receives grants from private and public funds and not obligated to use these relationships.

It is further understood that in consideration of the home counseling agency’s assistance with my housing situation, I agree to hold harmless the home counseling agency and its agents and/or employees from any and all claims or causes of actions arising, or which may arise, from mistakes, errors or omissions in regards to said counseling.

I/We hereby authorize MCDC to verify my/our past and present employment earning records, bank accounts, stock holdings, and any other asset balances that are needed to process a mortgage loan application. I/we further authorize Midland community Development Corporation to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.

_______________________________________________  ___________________________________
Applicant Signature                        Date

_______________________________________________  ___________________________________
Co-Applicant Signature      Date
Credit Report Form

Client cost for credit reports through Midland CDC is $26.00 per individual age 18 years or older. Fee may be paid with cash, check or money order paid to the order of Midland Community Development Corporation.

Clients should also be aware that Midland College Business & Economic Development Center (BEDC) provides credit counseling and includes a copy of credit report. Contact Midland College BEDC @ (432) 684-4309 or visit www.midland.edu/bedc to make an appointment. - 201 W. Florida St., Midland, TX 79701

Tri-Merge from the three credit bureaus
   Equifax
   Trans Union
   Experian

Midland Community Development Corporation can pull these reports with a “Soft Hit” which means it will not have a negative effect on you credit score.

| Yes, I would like for you to pull my credit report (please include check, cash or money order) | No, do not pull my credit report, I have provided my own copy |
| Each Individual ($26.00) | Went to Midland College BEDC |

Borrower ___________________________ CoBorrower ___________________________

Other ___________________________ Other ___________________________

Date: ___________________________ Total: ___________________________
## Monthly Budget Form

### SAVINGS
- Emergency fund
  
<table>
<thead>
<tr>
<th>Savings</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>y Emergency fund</td>
<td>$</td>
</tr>
<tr>
<td>Monthly Savings</td>
<td>$</td>
</tr>
<tr>
<td>Retirement</td>
<td>$</td>
</tr>
<tr>
<td>All other saving plans</td>
<td>$</td>
</tr>
</tbody>
</table>

### CLOTHING
- Adults
- Children

### CHARITY
- Donations

### FOOD
- Groceries
- Dining out
- Food for work

### UTILITIES
- Electricity
- Gas
- Water
- Trash
- Phone/Mobile
- Internet
- Cable

### PERSONAL
- Life Insurance
- Health Insurance
- Disability Insurance
- Child Care/Sitter
- Entertainment
- Other

### TRANSPORTATION
- Car Payment
- Gas & Oil
- Repairs & Tires
- Auto Insurance
- Tags & Registration
- Maintenance

### HOUSING
- Rent/Housing
- Total Mortgage
- Real Estate Taxes
- Repairs & Maintenance
- Homeowner Insurance
- Renters Insurance
- Other

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**Borrower:** __________________________ **Date:** __________________________
For Your Protection:  
Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homeowner. An appraisal only makes sure that the home meets FHA and/or your lender’s minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at http://www.whitehouse.gov/omb/OMBINVC.html - HUD if desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

HUD-92564-CN (expiration)
APARTMENTS OFFERING AFFORDABLE HOUSING

Andrews Square East
1902 N. Midland Dr.
Midland, TX 79707
(432) 699-5168
(432) 699-4019 FAX

Avalon Springs
4000 W. Illinois Ave.
Midland, TX 79703
(432) 697-2330
(432) 689-0976 FAX

*Compass Pointe
1509 Wayside Dr.
Midland, TX 79701
(432) 262-0927
(432) 262-0982 FAX

*Constellation Ranch
1301 Latta St.
Midland, TX 79701
(432) 687-0200
(432) 687-1545 FAX

Courtyard Apartments
2300 North “A” St.
Midland, TX 79705
(432) 682-3831

Fountains at Waterford
4405 N. Garfield St
Midland, TX 79705
(432) 682-1659
(432) 682-7044 FAX

*Gateway Plaza
1701 S. Tradewinds Blvd.
Midland, TX 79706
(432) 699-0330
(432) 699-4565 FAX

Northridge Court Apartments
3417 N. Midland Dr.
Midland, TX 79707
(432) 520-8485
(432) 689-2755 FAX

*Palladium Midland
2300 S. Lamesa Rd
Midland, TX 79705
(432) 262-6100
(432) 262-6104 FAX

*Park Glen Apartments (accessible units)
2300 Camp Drive
Midland, TX 79701
(432) 682-0709
(432) 682-0710 FAX

*Plaza Del Pueblo
611 E. Interstate Hwy. 20
Midland, TX 79701
(432) 262-2286
(432) 262-2294 FAX

Ranchland Apartments (accessible units)
1212 E. Wadley Ave.
Midland, TX 79705
(432) 687-1438
(432) 570-0030 FAX

*Santa Rita Senior Village
1900 E. Golf Course Rd.
Midland, TX 79701
(432) 685-0600
(432) 685-0608 FAX

*Sterling Springs Villas
1701 N. Fairgrounds
Midland, TX 79706
(432) 262-5400
(432) 262-6623 FAX

Summerhill Apartments
3001 N. Midland Dr.
Midland, TX 79707
(432) 697-6039
(432) 520-0444 FAX

The Zone Apartments
2800 W. Illinois Ave
Midland, TX 79701
(432) 570-4155 ext. 201
(432) 570-4250

Village Square Apartments
1710 N. “A” St.
Midland, TX 79705
(432) 682-4783
(432) 682-0146 FAX

Waterford Lakes
516 N. Loop 250 W.
Midland, TX 79703
(432) 689-9865
(432) 520-0030 FAX

*Westridge Apartment Homes
5200 Graceland Dr.
Midland, TX 79703
(432) 262-1014
N0 FAX

*Indicates low income housing tax credits.
Referral List

(Helps single women that are going to school full-time a transitional/temporary 2 yr. program)

- Buckner Children & Family Services, 425 W. Pecan 432-520-5588
- Midland Fair Havens, 2400 Whitmire Blvd # 100 432-689-3411

(Homeless)

- Salvation Army, 300 S. Baird St 432-683-3614
- Baptist Crisis Center, 806 S. Baird St 432-685-1467
- St. Vincent de Paul, 1906 W. Texas Ave. 432-684-3887
- Family Promise, 2908 W. Ohio 432-218-7630
- Journey Home, 432-699-4076
- Greater Ideal Life Center, 301 S. Tyler St 432-683-0838
- Chaparral Apartments, 4201 N. Garfield St. 432-683-2748
  (Public Housing, does not accept Section 8)

* Safe Place 432-522-7202 *Claim of local preference

Housing Authority of the City of Midland (Public Housing), Teressa Thompson, Executive Director

Independent Living (disabled 18 or over, elderly 62 or over)

- Hillcrest Manor, 700 W. Scharbauer Dr. 432-682-0011
- Lantry Village, 2200 N. Pecos 432-682-7729

(Elderly 62 and over)

- Parker Place, 508 E. Parker 432-570-6694

(Seniors 55 and over)

- Westridge Apartment Homes, 5200 Graceland Dr. 432-262-1014

Owned by Midland County Housing Authority/Managed by Teressa Thompson

- The Zone Apartments, 2800 W. Illinois 432-570-4155
- Village Square Apartments, 1710 N. “A” St 432-682-4783

Habitat for Humanity’s, 305 E. Texas Ave 432-686-8877

Christmas-In-Action, 500 S. Lee St. 432-682-9242 or 683-4177

Community Development Block Grant

- 432-685-7408 (Isaac Garnett)

Midland Community Development Corp. 432-682-2520 (David Diaz)

208 S. Marienfeld St., Ste. 123

Business Economic Development Center

201 W. Florida Ave. 432-684-4309 (Alfredo Chaparro)

Soup Kitchen, 1401 Orchard Lane 432-686-4687 (Provides Meals)

Breaking Bread, 410 E. Florida Avenue 432-689-2339 (Provides Meals)

Workforce Solutions-Midland, 3600 N. Garfield St. 432-686-4879

TDCJ 800-535-0283

HUD HOTILINE 800-347-3735

HUD 888-560-8913

Permian Basin Apartment Association 432-563-1278

Midland Apartment Association (MAA) 432-699-5265

Texas Apartment Association (TAA) 512-479-6252

Fair Housing Complaints 800-669-9777

Housing Discrimination Hotline 800-669-9777

Tenant Rights  https://texasattorneygeneral.gov/cpd/tenant-rights

Odessa Housing Authority, 124 E. 2nd St. 432-333-1088

Workforce Solutions-Childcare-Odessa, 2626 JBS Parkway 432-367-3332

Big Spring Housing Authority, 201 NE 7th St. 432-263-4090

Stanton Housing Authority, 408 Carpenter St. 432-756-2812

Abilene Housing Authority, 534 Cypress St., Ste. 200 325-676-6385 Ext. 6322
Participating Banks

4351 Latham Street, Suite#100
Riverside, CA  92501
(951) 779-7732

707 N. Wadley Ave.
Midland, Texas  79705
(432) 570-4533

508 W. Wall Street, Suit#100
Midland, Texas  79701
(432) 617-1200

5109 W. Wadley, Suite#106
Midland, Texas  79707
(432) 689-0000

401 W. Texas Ave., Suite#100
Midland, Texas  79701
(432) 694-6100
(432) 685-8400

407 N. Big Spring Street, Suite#100
Midland, Texas  79701
(432) 684-0060

Interim Financing Only

310 W. Wall, Suite#100
Midland, Texas  79701
(432) 686-0044

310 W. Wall
Midland, Texas  79701
(432) 687-9121

310 W. Wall
Midland, Texas  79701
(432) 687-9121

Interim Financing Only

600 N. Marienfeld
Midland, Texas  79701
(432) 570-9330

Interim Financing Only

580 W. Texas Ave.
Midland, Texas  79701
(432) 685-5100

#6 Desta Drive Suite#2400
Midland, Texas  79705
(432) 685-6500

(432) 570-9330